

PATENT
Customer No. 22,852
Attorney Docket No. 05793.3119-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Manaw MODI) Group Art Unit: 3622
Application No. 10/787,208) Examiner: Ahmed, Affaf
Filed: February 27, 2004)
For: METHODS, SYSTEMS, AND) Confirmation No. 4685
ARTICLES OF MANUFACTURE)
FOR PROVIDING INCENTIVES)
FOR A FINANCIAL ACCOUNT)

Mail Stop: RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the final Office Action mailed October 2, 2009, the period for response extending through February 2, 2010, by a request for extension of a one (1) month and fee payment filed concurrently herewith, and as a submission under 37 C.F.R. § 1.114 with the concurrently-filed Request for Continued Examination, please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 this paper.

Remarks follow the amendments section of this paper.